

**CALIFORNIA CITIZENS COMPENSATION COMMISSION**  
**2011 SUMMARY OF**  
**CONSTITUTIONAL AND LEGISLATIVE OFFICER BENEFITS**

**HEALTH**

Constitutional Officers

Same health plans available to State managers: three Health Maintenance Organization (HMO's) and three Preferred Provider Organizations (PPO's). State contribution toward health premium is 20 percent less than the contribution received by State managers. The health contribution is determined by formula and typically adjusts each year. Constitutional Officers participate in Consolidated Benefits (CoBen), which provides a lump-sum allowance for health, dental and vision benefits.

Legislative Officers

*Assembly and Senate*—Same health plans available to State employees: three Health Maintenance Organization (HMO's) and three Preferred Provider Organizations (PPO's). State contribution toward health premium is 20 percent less than the health contribution received by State managers. The health contribution is determined by formula and typically adjusts each year.

**DENTAL**

Constitutional Officers

Same dental plans available to State managers: two indemnity plans (Delta Premier Enhanced and Delta Preferred Option) and four prepaid plans (DeltaCare USA, Premier Access, Safeguard, and Western Dental). Under the indemnity plans, participants may receive dental services from any dentist of their choice and pay a portion of the fee charged. Prepaid plan participants must choose their dentist from a list of dental providers that contract with each prepaid dental carrier and most dental services are provided at little or no cost. The State contribution toward dental premium is 18 percent less than the plan year 2009 contribution received by State managers. The State contribution is included in the participant's CoBen Benefit Allowance Amount.

Legislative Officers

*Assembly and Senate*—The current carrier is Delta Dental of California. There is a choice of two plans: standard and enhanced. Officers currently pay 18 percent of the basic plan premium or 18 percent of the basic plan premium plus the difference to buy-up to the enhanced plan. The basic plan includes an incentive benefit starting at 70% and increasing to 100% for most covered services in the fourth year of coverage. Orthodontics are payable at 70% to a lifetime maximum of \$2,000. The enhanced plan includes 100% payment for most covered services. Orthodontics are payable at 80% with a lifetime maximum of \$3,000.

**VISION**

Constitutional Officers

Same plan available to State managers. The current carrier is Vision Service Plan (VSP). Participants pay a \$35 deductible (\$10 for an eye examination and \$25 for materials, i.e., lens and/or frame). For contact lenses, a separate exam is required. A \$110 benefit applies toward

the contact lens exam and contact lenses. Officers may receive covered services once each calendar year. The State contribution toward vision premium is 18 percent less than the plan year 2009 contribution received by State managers. The State contribution is included in the participant's CoBen Benefit Allowance Amount.

#### Legislative Officers

*Assembly and Senate*—The current carrier is VSP. There is a choice of two plans: standard and enhanced. Officers currently pay 18 percent of the basic plan premium or 18 percent of the basic plan premium plus the difference to buy-up to the enhanced plan.

#### LONG-TERM DISABILITY

#### Constitutional Officers

Same plan available to State managers. The participant pays premiums based on monthly salary and age. The program provides for income replacement options of 55 or 65 percent of monthly base salary, up to a maximum \$6,000 monthly benefit. Monthly benefits are reduced by other income benefits (e.g. SSI, Workers Compensation, CalPERS Retirement). Benefits are payable after completion of six months of disability. The plan waives monthly premium, while a participant receives LTD benefits.

#### Legislative Officers

*Assembly*—No long-term disability plan.

*Senate*—Plan provides 60 percent of pre-disability earnings (offset by other income) to age 65 (in general). There is a 120-day waiting period before the benefit begins.

#### GROUP TERM LIFE INSURANCE

#### Constitutional Officers

Same plan available to State managers. Officers currently pay 18 percent of the premium. The plan provides \$50,000 Basic Group Term Life insurance, with an additional \$100,000 accidental death and dismemberment benefit. Benefits are reduced by 50 percent after age 70 for active employees, and after age 65 for retirees. When retirees reach age 70, the amount decreases to \$5,000. Officers may purchase supplemental life insurance at their own expense, in increments of \$10,000, up to a maximum of \$200,000 or four times their annual salary (whichever is less).

#### Legislative Officers

*Assembly*—\$250,000 group term life insurance policy. Officers currently pay 18 percent of the premium. Benefits reduce to 50% at age 75. Includes additional accidental death and dismemberment coverage of up to \$250,000. Officers may purchase supplemental life insurance at their own expense.

*Senate*—\$250,000 group term life insurance policy. Officers currently pay 18 percent of the premium. Benefits reduce to 50% at age 70. Includes additional accidental death and dismemberment coverage of up to \$250,000. Officers may purchase supplemental life insurance at their own expense.

## EMPLOYEE ASSISTANCE PROGRAM

### Constitutional Officers

Same plan provided to most State managers. Premiums are fully State-paid (less than \$5 per month). The plan provides three counseling sessions per year. Covered services include counseling for alcohol and drug abuse; marital and family issues; emotional, personal, and stress concerns; legal matters; financial and credit problems; child and elder care.

### Legislative Officers

*Assembly and Senate*—Same plan provided to State CHP, correctional, and firefighter managers. Premiums are fully State-paid (less than \$5 per month). The plan provides up to seven counseling sessions per fiscal year, per problem type. Same covered services as described above.

## GROUP LEGAL SERVICES PLAN

### Constitutional Officers

Same plan available State managers. Participants pay the full premium. Provides legal consultation and representation on a variety of issues.

Legislative Officers—No legal services plan.

## CAFETERIA BENEFITS

### Constitutional Officers

Same plan options available to State managers under the Consolidated Benefits (CoBen) and FlexElect Programs. Under CoBen, the State establishes a contribution amount for health, dental, and vision benefits. The managers' CoBen allowance amount for 2011 is \$510 for employee only, \$986 for employee plus one dependent, and \$1,283 for employee plus two or more dependents.

CoBen also offers monthly cash-in-lieu of health (\$130), or health and dental insurance (\$155), for those who have coverage through another source.

FlexElect offers employee-funded reimbursement accounts to pay for out-of-pocket dependent care and medical expenses with pre-tax dollars. Contributions are deducted from the participant's monthly pay warrant. Use of these accounts reduces taxable income, thereby reducing the participant's Federal, State and Social Security taxes.

### Legislative Officers

*Assembly and Senate*—Officers of both houses pay their share of health premiums with pre-tax dollars and may contribute pre-tax dollars to dependent care accounts and health spending accounts. Assembly Officers may receive \$128 a month in lieu of health benefits. These plans are similar to the cafeteria plan available to State employees.

## **LONG-TERM CARE**

### Constitutional Officers

Same CalPERS LTC plan available to State managers. Participants pay the full premium.

### Legislative Officers

*Assembly and Senate*—Same CalPERS LTC plan available to State managers. Participants pay the full premium.

## **MISCELLANEOUS BENEFITS**

### Constitutional Officers

None.

### Legislative Officers

*Assembly and Senate*—There are benefit options available to Officers at their expense. These include insurance benefits as short-term disability, intensive care, and cancer policies. Premiums are fully paid by plan participants.